smotical teachers, who shall be aspointed annually, by his Association, and. also, shall be selected from valicus parts of the State, in such a manner as to have all sections represented as far as may be practicable.

3—Resolved, That in addition to the above, a local editar shall be appointed by the Association who shall also be practical teacher, who shall reside in the place where he paper shall be published who shall have the immediate upervision of the paper, and receive such compensation or services as the Board of Manageas shall allow, and the access of the enterprise may warrant.

4—Resolved, That the espital of the State, the place of publication for this periodical shall be there also.

5—Resolved, That the form of the paper be that of the omnen newspaper, or folio, with a page of the size not sea than that of the New York Tribune; that it be published at first but once a month, and increased to seminonthly, and even weekly, should its merits hereafter addit of it; that the subscription price be at first, one dolar a year in advance, and to be medified as circumstances any require.

6—Resolved, That the publication of the paper be compensed on the first day of October next, provided that I least four hundred paying subscribers be obtained, and heir subscriptions be advanced by that time.

7—Resolved, That the paper shall be conducted in such manner that while the promotion of the great cause of duestion is secured, the main object shall be the advancement of the interests of teachers, and that, avoiding it entangling alliances and party cliques, it shall always begins the importance of free discussion in the promotion of truth, and be made, so far as possible, the medium of communication through which the opinions and feelings of teachers of the State of New York shall be faily and known.

The report was accepted, and the resolutions were also in the promotion of the paper and father. The importance of research, and others, took art till the time for the next exercise arrived.

Mr. Anthony, of Albany,

Wednesday Evening, August 4, 1852.

Rev. Mr. Chapman, from New Jersey, made a communication in regard to education in that place. It spoke of a movement there, not outward in form, at starting from principle within; and by that be thought they are proceeding with the work of reform an effectual manner. He proceeded to explain the principles of instruction which they have been eveloping in teaching languages. He alluded to the Anglo Saxon element, as laying at the foundation of the Celtic, Gothic, English, &c, and the purifying moral influence which a proper method of instruction would exert.

The resolution of Mr. Valentine came up for discussion, in which Mr. Hazeltine, Mr. Fanning, and Ir. Johonnot spoke. Mr Johonnot moved an amendment, so as to have the local editor appointed by the locard of Managers, instead of the association mendments carried.

Prof Urson, of Hamilton College, gave an exemply interesting lecture, abounding with wit and amor. The production was received with much aver. WEDNESDAY EVENING, August 4, 1952.

amor. The production was received with much liver.

The subject of Professor Upson's lecture was the English language in America." The introduction howed the intimate relation between things and ords, and between thoughts and words—relations o intimate that they are almost identical. Can be study of words, then, be a waste of time? Surely et. The lecturer then proceeded to consider the istory and characteristics of the English language a general, and its peculiarities, at present and in rospect, in this country—its copiousness, its valety, its harmony, its strength, its flexibility, its recision. The principal reason assigned why we meak English language to take new words in, and the peculiar ability of other languages to keep sew words out. We have new words in this country, ceause we have new things and new thoughts. these new words will, doubtless, either be coined, or aken, with modifications, from foreign sources. Of evely coined words we have but few; many of these rer given as illustrations. Illustrations of words. hese new words will, doubtless, either be coined, or aken, with modifications, from foreign sources. Of ewly coined words we have but few; many of these vere given as illustrations. Illustrations of words erived from a foreign source, were also adduced he sneer of English writers against what they call Americanisms, "was acknowledged and gloried in. Yhy may we not have new words, as well as new achts, and new locks and reaping machines? The source was full of suggestions, which we have not inte to enumerate.

The remainder of the evening was spent in condering items of business which had been laid pon the table, and some new matters. A vote of thanks to the choir for the music with which they ad favored the association, and a continuance of the favor requested. The periodical referred to was etermined to be of pamphlet form, and to be published once a month; and that 1,000 subscribers be btained before the publication commenced.

Adjourned to meet at 80 clock to morrow morning.

THURSDAY, Aug. 5—S A. M.

Adjourned to meet at 80 clock to-morrow morning.

THURBDAY, Aug. 5—8 A. M.

Association met at 8 o'clock, according to adjournment, the President in the chair.

The last resolution, in regard to the object of the eriodical, came up for discussion. It was proposed o insert the word "welfare" of teachers, instead of interests," etc. It was referred to a committee of aree—Messrs. Hazeltine, Cruttenden, and Fanning.

Mr FREMAN reported on the laws of the State hich place the examination of teachers in the ands of men of all professions and no profession.

Mr. F. reported a resolution, embodying the principle of the profession of the state of the profession of the profession

right to do this, and this association should have, y law, power to give State certificates of qualificaten, and that a committee be appointed to me orialize the Legislature.

Resolution laid on the table for further discussion. Mr. WINSLOW reported on teachers' institutes, in hich he took strong grounds in favor of them, and flered the following resolutions:—
Resolved, That in our opinion, the establishment of achers' institutes in each county in this State, is much be desired as one of the most effectual means to ad most the interests of the schools.

24—That for the advantage of this branch of the bool system, as well as of all other branches, a county apprintendence is much needed.

portion to the available of this branches, a county aperintendence is much needed.

3d—That, in the absence of county superintendents, a recommend that the entire control of institutes be iven to a teacher, elected from among themselves.

4th—That the encouragement given by the State to attitute should be increased and the assistance should given, per ratio, on the average attendance.

These resolutions were discussed in part and laid pon the table, but at a subsequent period passed.

AFTERNOON SESSION.

The Association assembled at 2 o'clock—the resident in the chair. After miscellaneous matters I business, Mr. Wayston offered the following resolution:—

Recoived, That we regard the Teacher's Department stablished in the different Academies in this State, as ell as the Normal School, as very important and essential institutions in preparing teachers for our schools; at we recommend them to the generous and permanent strongs and assistance of the State government, and lat from the cordial, reciprocal, and hearty co-operation the Normal School, Teachers' Departments and Teacher's Institutes, we hope to realize the greatest good to all the schools.

me discussion the resolution was laid on he table for future consideration.

Mr. Blackmer, from the committee to examine ne constitution, and report such alterations as they nould think necessary, reported that the committee had given attention to this subject. He said the bject of the mover of the resolution to appoint a propriete had a very different chief. hould think hecessary, reported that the committee had given attention to this subject. He said the bject of the mover of the resolution to appoint a ministee had a very different object than the here settlement of the question which occasioned he resolution being offered, viz.: who, and who haly, have a right to vote in this association? Mr. proceeded to explain that object, which was, nat teachers occupy a most important moral, social, and political position in society; that their means f influence are, perhaps, scarcely exceeded by those fany class. But do teachers exert an influence in electy corresponding to their means of doing so? o to Washington and point out those who are prossional teachers, and the number will be small. o to Albany and do the same, and it will be with a milar result. He said he had sometime since occasion to look over a list of between thirty and rry names, members of the Board of Education is New York city, where, of all places, he remarked, there should be a fair proportion of sachers. There were over twenty different prossions represented, but not a toacher among mem all. What is the meaning of this? we reasons were nesigned. First, teachers and always all they might and ought to be; and secondly, the influence they netually have they o not exert as they might do, in their relations to be community at large, as citizens. He argued not the country is a much our country, as it is of the lawyer, merhant, farmer, or mechanic. The "dear people" re as much our inheritance which all dae deference, subsets are as capable of exerting a good influence pan them, as they Teachers ought to be well authored with language, mathematics, metaphyce, and the natural sciences, and should be a discussed by inwyers or clergymen. Mr. B. said had been intended to remode the constitution best to embrace higher quantications with net profession, with as high qualifications as are opposed by inwyers or clergymen. Mr. B. said had been intended to remodel the constitution, as to embrace higher qualifications with a responding action. But it did not seem set to the committee at present to propose this, he question, then, which accessioned the appointment of the committee, must then be considered tho and who only are entitled to vote! It was rearled that the continual idea in forming the assomation, was to have it a seelety of teachers, as such at the settled policy of this organization to adhere

at the settled policy of this organization to address that leading thought. Therefore it would seem

that every real friend of the feachers' cause would be satisfied with opportunity to come in and take part with others in the deliberations and exercises, and leave the actual control, by vote, to those who are at the time being practical teachers. It was, therefore, proposed to add to the second article of the constitution the words "but, on leaving the profession, shall no longer be entitled to vote," so that the article, as amended, would read—"Any practical teacher of good moral character may become a member of this association by signing the constitution, but on leaving the profession, shall no longer be entitled to vote." A resolution, explanatory of this, was ubmitted—

Resolved, That any individuals chiefly engaged in the work of instruction, or who shall have been so engaged within the last year, at least three months, or time equivalent thereto, shall be considered gracified toachers within the meaning of the second article of the constitution, and extitled to vote.

On motion of Mr. Winslow, it was moved that this report be adopted.

Messrs. Howe and Bukkley opposed. The latter moved to lay the report on the table. The motion was withdrawn, to give the chairman an opportunity to speak on the resolution. The motion being renewed, the report was laid upon the table.

[We regret to state that, in consequence of the failure of the mail, we cannot give a series of resolutions, proposed by Mr. Preeman, as modified by a committee of which Prof. Davis was chairman. In another part of this report will be found the substance of them.]

The audience then listened to a lecture from Prof. Spencer, of Utica. His subject was, the "Connection between Thought and Language," in which the lecturer proceeded, in the first place, to give illustrations at much length, to show this; secondly, to analize the style of Dickeus, showing that the principal elements of his style were pathos and humor; and, lastly, our thought will be as our language is. The production was evidently propared with much care, and he occasionally ex

They were overcoming the obstacles in the way of their success, and hoped to be able at a future period to reciprocate the favors they had received from New York.

Rev. Dr. MURDOCK, of the First Presbyterian Church, Elmira, then delivered a lecture of the "Necessities] which the invention of railroads and the telegraph create for the education of the masses," which the gentleman treated in a somewhat discursive way. He surveyed the various resources developed by the facilities of communication and of trade, and the vast resources of wealth thus discovered. The tendency is to idlenses and sin, from their advantages and luxury. "Cities," he quoted from Jefferson, "are sores on the body politic." This is better than to be covered all over with Job's comforters. But we must carefully train our youths, or they will not come up to the industry and character of their fathers. We must also educate for the future, and the teacher must be an original thinker, to be able to develope the mind. We must also educate the spiritual element within, to secure a complete and harmonious developement of the mind.

The usual vote of thanks was passed, and a copy requested for nublication.

The usual vote of thanks was passed, and a cory

must also educate the spiritual element within, to secure a complete and harmonious developement of the mind.

The usual vote of thanks was passed, and a copy requested for publication.

The resolution of Mr. Winslow, in regard to Teachers' Institutions, was taken up and passed.

The Association then proceeded to the transaction of business, much of which remained to he done. The resolutions in favor of teachers' departments in academics and the normal school, were taken up, and discussed by Messrs. Woodworth, Blackmer, and others, and finally adopted. Both of them referred to and advocated the doctrine that the normal school should be a professional school, and that previous to going there, the pupils should have the requisite amount of knowledge for teaching, and should then attend to professional duty. A resolution was handed the Secretary, from the ladies in attendance from abroad, requesting a vote of thanks to be presented to the citizens of Elmira, for the hospitable entertainment they had received at their houses. A similar vote was passed by the gentlemen. On motion of Mr. BLACKMER, a vote of thanks was returned to Solomon Jenner, Esq., of New York, for his kindness in obtaining, and the directors of the New York and Eric Railroad Company, for their favor, in granting a reduction of fare to accommedate teachers and delegates to this association. Several other railroads were added to the above, where a similar favor had been received. The usual vote of thanks was passed in favor of the President and other officers of the association, for the faithful discharge of their duties, and to the trustees of the First Presbyterian Church of Elmira, for the freuse of the same by the association.

Before closing this communication, it will be proper to state what should have been stated in another place—that about 400 names were entered upon the register kept for the purpose, and it was supposed many who come especially for the object of attending this meeting, did not register their names at all. There were gentl

in philosophy, (sometimes even in theology, es pecially that of Mr. Anthony,) science, history it and humor. The discussions were spirited, and showed much

The discussions were spirited, and showed much talent on the part of those who engaged in them. A great deal of business was done, considering the short time of two days which they had for the whole. The occasion will long be remembered by those who were present.

The closing exercises were a prayer by Rev. Mr. Smith and singing, in which the congregation united. The association then adjourned, to meet next year at Rochester, the first Tuesday of August, at 2 o'clock P. M.

American Bible Society.

The regular monthly meeting of the Board of Managers was held on Thursday, the 5th intent, the Hon Luther Bradish in the Chair, supported by the Hon A. B. Hasbrouck. Six new auxiliary societies were recognized—one in Kentucky, two in Illinois, one in Wisconsin, and two in California. Letters from agents of the society were read, showing the prosperity of the work in different parts of the country, especially in Illinois, Minnesota, California, and among the French population in Detroit. A very interesting letter was read from Brazil, showing the demand for the scriptures in that country, and containing a request for books; another, from Buenos Ayres. Grants of books were made to the American Bethel Society, for distribution among boatmen on various canals; Bibles, in Portuguese, Spanish, French, Italian, and German, for Brazil; for a colored school in Amherstburg, Michigan; French Testaments to the American and Foreign Bible Society; English, French, and German Bibles, and Irish Testaments, for distribution in Tsompsonville, Connecticut; Spanish Bables and Testaments for Venezuela. A number of smaller grants were made, together with several volumes for the blind.

DEATH OF WM. POPE.—The Richmond papers announce the death of Wm. Pope, of Powhatan county, Va., aged 90. The Enquirer says:—"He enjoyed in a peculiar degree the confidence and friendship of the late William Wirt, to whom, as long as Mr. Wirt lived, he made annual visits to Baltimore and Washington, to onjoy the agreeable society and conversation of the purest and best of men. And the readers of Mr. Wirt's Memoirs by Kennedy, (a book that should be in the hands of every young man.) will find abundant procfs of the estimation in which Mr. Wirt held the object of this notice."

Descor Pardon Miller, of the First Baptist Church. considered R. L. committed suicide by hanging, in his on chamber, on the 27th uit.

ONEIDA CONFERENCE OF THE M. E. CHURCH-FRIDAY, JULY 30.—The report on the Wesleyan University, which was re-committed yesterday, was again taken up. This produced another warm discussion, there being a large number of ministers who wish to withdraw their patronage from an institution so remote, and concentrate it on those nearer home. Without taking any definite action, the report was again re-committed, with instructions.

J. D. Torry presented the majority report of the Committee on Finance. H. F. Row, dissonting, presented a minority report. This subject, which involves the amount to be paid to the worn out preachers, and the ratio of payment, excites great interest among the members. The majority report proposes to make payments in view of the actual necessities of the recipients; the minority, with reference to the time during which they have been ongaged in the actual work. This action will siloned the numerous complaints that have been made among the Methodists, that the funds of the church were given without discrimination to disabled elergynen, thus allowing the rich and poor to share equally in the charities of the different congregations.— Utica Herald.

KATONAH.—This is the new name given by a re-eent order of the Postmaster General to the post office in the northern part of the township of Bed-ford, Westchester county, New York, recently known as Whitlockville. The whole township was formerly owned by an Indian chieftain and Saga-more of that name, who conveyed the tract to the early settlers about the year 1640; and it was long subsequently known, from this circumstance as "Katonah's Land."

A New Club.—We find daily accounts in the papers of the formation of new clubs, such as the Scott Club, the Pierce Club, the Lundy's Lane Club and the Granite Club; but the last one that that has come under our notice, is the "Watchman Club," organized in Roxbury. Mass, which imposes upon its members the duty of informing and making complaints under the new Liquor law.

THUNDER STORM.—On Thursday last, Lockport and its vicinity was visited with a tremendous thunder storm, which proved very destructive. The barn of Mr. Jesse Smith, near Molyneaux's tavern, with all the adjoining buildings, containing an extensive erop of wheat and hay, just secured, were destroyed. The barns of Mr. Edward Hesbe, with the entire crop of hay and wheat, were destroyed, at Royalton. The large barns of Joshua Sarbine, hear Molyneaux's, with the adjoining buildings, and a valuable crop of wheat, were also destroyed. The Leckport Journal says the destruction of property during the storm is unprecedented in that county.

A RAP AT THE RAPPERS .- Elder Orson Hyde, a A HAF AT THE HAPPERS.—Elider Orson Hyde, as Mormon prophet, has issued a manifesto on Spiritual Manifestations, in which he says—"If all people will repent and be baptized in water for the remission of their sins, and be confirmed by the laying on of the hands of the Apostles of the Church of God, the rappers will cease their noise, and the Misres Fox will go home, get married, guide their domestic household affairs, rear up families to honor their country and their God."

South Carolina — The Charleston Standard is earnestly and ably urging the necessity of a charge in the law of South Carolina, so as to give to the people of the State the election of electors of President and Vice President. The electors are now chosen by the State Legislature. To use the words of the Standard, "The people of South Carolina have no voice in the election of the highest officer in the Union. Practically, they have no more to do with the choice of the President of the United States, than with the election of the same officer in France."

TAKING THE VEIL.—The ceremony of taking the white veil by a postulant for admission to the order of Sisters of Charity, took place yesterday morning in St. Patrick's Church. The services were conducted by Rt. Patrick's Church. The services were conducted by Rt. Rev. Bishop O'Reilly, of this diocess. After the clergy had assembled in the chancel, the procession of Sisters entered, each holding a lighted taper, and preceded by its little girls dressed in white, wearing wreaths of flowers and bearing the uplifted cross. The postulant was also beautifully dressed in white. After the introductory services, the Bishop delivered a discourse upon the nature of the order, and the rights and duties of those who became connected with it. Then followed a series of questions to the candidate; after which she was conducted by the two superiors to the vestry, dirrobed of all her ornal ments and emblems of worldly pride, and partially dressed in the habit of the order. Having returned to the chancel the giving of the veil and the concluding services fellowed, and at their close the newly introduced member saluted her sisters with a kiss. The exercises at the church concluded with the celebration of High Mass by the Bishop.—Hartford Courant, 4th.

FATAL AFFRAY AT C:TRONVILLE, ALA.—An affray, which has resulted in the death of one of the parties, occurred at Citronville, last week. The combatants were William II. Faggart and William Aliford. Allford met Faggart and announced his name, saying he intended to codge him. The assailant. Aliford, then commenced beating him over the head with a heavy stick. A man named Anderson standing near, interfered by striking Allford. Meantime Allford had drawn a knife and shabbed his concoment. Faggart, in several places, one of which was his opponent. Faggart, in several places, one of which was under the left arm, penetrating the lung. The wounded man then staggered back and fell. He died on Sunday morning of the wounds received —Mobile Tribune, 29th ult.

COMMERCIAL AFFAIRS.

MONEY MARKET. FRIDAY. August 6-6 P. M.

There was a favorable reaction in the stock market this morning, and the bulls have taken hold with a good deal of spirit. Reading Railroad was the great card, and more than five thousand shares were sold, at an advance rangfrom one to one and a quarter per cent. The me ent in this stock is certainly astonishing. It will break down one of these days, and carry some of the larger holders with it. It is now selling for double its intrinsic value. Harlem, Erie, and Hudson River Railroad were in demand to day, at better prices. At the first board Eric bonds, 1871, advanced ½ per cent; N. A. Trust, ½; Canton Co. ¾; Montgomery Mining, ¾; Penn. Coal Co. ¾; Florence and Keyport, 14; N. J. Zinc, 16; Nicaragua, 1; Hudson River Railroad, 34; Long Island, 34. Norwich and Worcester declined % per cent. The market was buoyant, and between boards prices were fairly maintained. If this is not the commencement of the fall rise, we must soon look for it. At the second board there was a general improvement and considerable activity. Hudson River Railroad went up 1 ¼ per cent.; Erie Railroad ¼; N. A. Trust. 14; Erie bonds, 1871. 14; Hudson River Railroad second mortgage, M. Harlem and Reading closed at pries current in the morning. There was a good feeling at the close, and the tendency was upward.

The receipts at the office of the Assistant Treasurer of

this port, to day, amounted to \$139,036 07; payments. \$38,028 97-balance, \$4,483,895 61.

There was a moderate demand to-day for foreign exchange for remittance by the steamship Arctic to-morrow, Saturday, and rates previously quoted were current. Bills on London we quote at 10% a 10% per cent premium ; on Paris, 5f 16% a 5f. 15 ; Amsterdam, 40% a 41 ; Bremen, 78% a 79 ; Hamburg, 36% a 36%. The steamer will not take out much specie. About three hundred thousand dollars have been engaged.

The Butchers' and Drovers' Bank has declared a seminnual dividend of five per cent, and an extra dividend of five per cent; Bank of the Republic, four per cent; Manbattan Bank, four per cent ; New Haven Railroad Company, three and a half per cent; Lorrillard Fire Insurance Company, five per cent.

The earnings of the New Haven Railroad Company in July, 1852, amounted to \$70,731 63, sgainst \$63,543 75 for the same month in 1851. Increase in July. 1852, \$7.187 88.

The Buffalo and New York City Railroad Company will offer for sale at auction, on Thursday, the 12th day of August, two hundred and twenty four thousand dollars of its first mortgage seven per cent coupon bonds, interest payable semi annually, principal redeemable in July, 1868, at the Mechanics' Eank in this city. The bonds are secured by the first and only mortgage on that part of the road running from Attica to Hornellsville. sixty miles in length, the cost of which, independent of locomotives and cars, was twelve hundred thousand dollars. The company have purchased twenty-three miles of the Buffalo and Rochester Railroad track, from Attica to a point eight miles from Buffalo. The latter company are building a new track direct to Batavia, commencing at the point just mentioned. It will be completed by the 1st of November next, when that company are to give possession of the twenty-three miles to the Buffalo and New York City Railroad Company. companies are now building the eight miles, so that the whole road will be completed in the month of November next, and the cars running from Buffalo to Hornellsville. where it intersects the New York and Eris Railroad. three hundred and thirty-two miles from New York, making the whole distance between Buffalo and New York four hundred and twenty three miles, being the shortest, most direct, and convenient connection between New York and Buffalo. At Buffalo the road connects with a railroad now organized between Buffale and Lowisten, by means of which a direct communication will be created between the Eastern cities, Niagara Falls, and Toronto, Canada West, without a break at Buffalo.

The Hillsborough and Cincinnati Railroad Company are in the market for the sale of two hundred and twon-ty-five thousand dollars of its seven per cent first more gage convertible coupon bonds, redeemable July 1st, These bends form part of an issue of \$300,000, secured by a mortgage on fifty-seven miles of road from Loveland, Ohio, to a point twenty miles east of Hillsborough They are issued to meet the expense incurred

in the construction of thirty-seven miles of road from Loveland (the point of connection with the Little Miami Railroad) east to Hillsborough, thirty-five miles of which are completed as a first class railroad, with T rail, sixty pounds to the yard, and has been running, since 1st May last, a daily train of passenger and freight cars, and has, up to this time, netted clear six per cent on the entire cost of the road. This thirty-seven miles of road from Loveland to Hilbborough, passes through portions of the counties of Clermont, Warren, Clinton, and Highland. As a local road, it may pay from ten to twelve per cent on the cost of construction. But it is the fixed policy of the company to extend their road east of Hillsborough to Relpre, opposite Parkersburg, where it will form a con-nection with the great railroad line from Baltimore to the cities of Cincinnati and St. Louis, of which this road is a connecting link. The distance from Cincinnati to Baltimore, by this route, is 547 miles, to Philadelphia 975, and to New York, 732 miles. The distance from St. Louis to Baltimore, is 877 miles, to Philadelphia, 975, and to New York, 1.062. This is the shortest railroad distance, as will appear to the satisfaction of any one who will take the trouble to examine the distances of other lines, from St. Louis to Baltimore, Philadelphia, and New York. These facts clearly show that this road possesses advantages as a means of travel and transportation of freight between the three great Eastern cities and the cities of the West, superior to those of any other

railroad. The interest on these bonds is payable semi-annually, January and July, at the Merchants' Bank. Scaled pro-posals will be received at the office of Delane, Dunievy t Ce., 18 Wall street, for sums of not less than one thousand dollars, until the 14th day of August, at 3 o'clock, P. M.

\$204,922, insurance \$98,567. For the corresponding month last year, the loss was \$15,038, insurance \$11,318. For the first seven months of 1862 the lose by fire nearly reached half a million of dollars, while for the whole of the year 1851 the loss was but \$202,822.

The annexed statement exhibits the aggregate move ment in the principal departments of the banks of this State, on the 26th day of June, compared with these on

BANKING MOVEMENT IN THE STATE OF NEW YORK.

Resources		
	March 27.	June 26.
Loans and discounts, except to		
directors and brokers	100,738,415	\$115,918,314
*All other liabilities, absolute or	5,737,563	5,370,732
contingent, to directors	1.992.521	1.800.791
All sums due from brokers	3.521.766	5.956.523
Real estate	4.012.003	4.183,970
Bonds and mortgages	4.445 745	4.548.490
Stocks	14,918,189	15,367,298
Promissory notes, other than		10,001,100
for loans and discounts	120 153	142.202
Loss and expense account	615.025	677.084
Overdrafts	277,464	274,577
Specie	10,730,684	13,304 356
Cash items	12 335.862	12.871.410
Bills of solvent banks on hand.	2.614.170	3,243,650
Bills of suspended banks on	A THE STATE OF THE	
band	8,506	2,636
Estimated value of same	1,121	1,83
Due from solvent banks on de-		
mand	10,951,870	10,855,971
Due from solvent banks on	THE TOTAL PROPERTY.	
Due from suspended banks on	196,000	204,088
	47,680	140.80
demand	768	730
Add for pents	100	10
Total resources	176.139,815	\$192,917,55
*The whole of this item, and potential form no part of the aggregate.		
Liabilitie		
Capital	\$59 026,740	\$59,705.68
Profits	9.637.123	10,489,08
Notes in circulation not regis-	0,001,125	20,300,00
tered	540.380	538.55
Registered notes in circulation	26,771,674	27.402.39
Due Treasurer of State of New	-0,111,014	21,402,00
York	1.730.816	1.502.60
Due depositors on demand	56,211,535	65,034,60
Due individuals and corpora-	00,211,000	00,004,00
tions other than banks and		

either of the above heads...
Add for cents..... Total liabilities \$176,139,815 \$192,908,451 The March report embraces returns from 232 banks and one branch, and the June report from 239 banks and one branch. The figures against the names of ten banks, which have given notice that they were closing their affairs, viz:—Amenia, American, Champlain. Knicker-bocker, at Genon, Merchants' Bank of Washington Co., New York Stock Bank, Northern Bank of New York, Oswego Co. Bank. Prattsville Bank, and the Sul ivan Co. Bank are taken in part from the books of the Department Two banks did not make their "resources "and "liabil-ities" balance—hence the difference in the tables be-

tions other than banks and

 depositors
 1.745,266

 Pue banks on demand
 18,600,580

 Due banks on credit
 482,684

1.454.572

23,466,277 1,762,890

1,401.404

tween the totals.

We learn that the delay in publishing the quarterly reports of the banks of this State is not caused by the officers of the banking department at Albany. On Wednesday, the 28th of July. (more than thirty days after the reports were called for), eleven banks had not conformed with the law. Letters were immediately written, and, on the following day, two were received. On the following Saturday three more were received, and one, (the Fallkill Bank,) was excused, it having been in operation only eight days, when the day porting.

The following table exhibits the condition of the banks on the 20th Becember, 1851, 27th March, 1852, and the

AULU GAME, TOOK.			
N	EW YORK STA	TE BANKS.	
	Dec 20.	March 27.	June 26.
Loans and disc'ts.	\$103,590,700	\$111,476,008	\$121,289,046
Stocks	15.093,733	14.918,189	15.367,298
Specie	8.306,829	10,730,634	18,304,356
Cash items	10,272,860	12,235,862	12,871,410
Bank notes	2.887,037	2,614,170	3,243,650
Due from ranks	10,525,200	11,147,870	11 060.059
Capital	58,621,422	59,026,740	59,705,683
Circulation	26,226,553	27.312 054	27.940.947
Deposits	46,836,682	56,211,535	65.034,604
Due to banks	16.498 666	19.083,264	25,229,167

The returns for June 26, compared with those for March 27, 1852, show an increase in the line of loans and liscounts of \$9,813.038; in stocks, \$449,109, specie, \$2 573,722; capital, \$678,943; circulation, \$623,893; deposits, \$8,823,669. Since December 20, 1851, a period of six nonths, the discounts of the banks of this State increased \$17,698,346. This gives a pretty good idea of the expansion going on in the banking movement of the country at large. This is at the rate of thirty-six millions of dollars per annum. An increase at this rate, for any length of time, would sow the seeds of a revulsion more widely than ever before known in this country. It is desirable that something should transpire in the financial world to check this expansion, while it is time to prevent more disastrous results. If suffered to progress with the rapidity realized within the past twelve months, it will not be difficult to anticipate the conse-We see in the above comparative statement-in the

expansion going on in private credits—the real cause of the immense importations into the country, and the extensive markets existing within our limits for all kinds of foreign manufactures. Prices, under a paper currency such as we now have, must rule high enough to admit oreign fabrics so as to make the shipment of them to this country profitable. A higher rate of duty would not keep them out, in the face of an expansion on the part o the banks such as exists at this moment. The effect of the currency on our foreign trade, is never for a moment considered by the organs of protectionists. They shut their eyes and cars to the real facts, and will not acknowledge the influence of anything but a high per cent duty, in restricting importations. All the old, stale, false theories, are advanced to show that the country is actually upon the verge of ruin, in consequence of the operation of a low tariff. All this is so absurd and ridiculous that it has no effect. Even the manufacturers themselves, know very well that the tariff is but one of many things that regulate the supply of foreign fabrics in our markets; and it is only the great, big, bloated, extravagint corporations that are continually grawling and grambling about pro-tection. Individual manufacturers, those who not only thoroughly understand their business, but personally superintend it, are not continually complaining of hard times, and sending petitions to Congress for an increase of duties on foreign goods. They are all prac-tical men, and embody within themselves the president, cashier, agents, overscers, directors, &c., &c., of the overgrown corporations, which spend money enough in extravagant and useless salaries to pay a moderate dividend on their capitals. In 1842, when the high tariff succeeded the Compromise act, the value of foreign imports consumed in the United States was \$88,-440,549. In 1846, the last year of that tariff, the consumption of foreign Imports was \$110.345,174. In four years the increase under the same tariff was \$21,004,625. We might go further back and find a stronger illustration of the absurdity of attributing the increase in imports, since 1846, to the reduction made in the tariff at that time. In 1836 the tariff was high, much higher than in 1842 as the descending scale commenced in 1832 and ended in 1842. notwithstanding which the consumption of foreign imports fell from \$168.233,075 in 1830, to \$88,49,640 in 1842-n reduction of \$79,793,136 in six years, under a steady anand reduction in the rate of duty. In 1842 the most was lower than it has been any time since. What folly, in the face of these facts, to talk about the influence of the tariff on our foreign import trade. In order to show the actual cause of these variations in the value of foreign imports consumed in this country, it is only necessary to state, that in 1836 the discounts of the banks in the United States amounted to \$525.115,702, in 1842, to \$254. 544.937, and in 1846 to \$310,282,945. Here is the cause of the fluctuations in the value of imports.

The annexed statement exhibits the quantity and value of foreign dry goods entered at this port for consumption. for warehouse, and the withdrawals from wareho during the week ending the 5th of August, 1852 :-

	and cancer		WELLOW TAKE CLOODS!	
	En	tered for	Consumption,	
	MANUFACTURES OF	WOOL	MANUFACTURES OF	COTTON
	Woollens 373	\$177.161	Cottons960	
	Cloths 250	123.163	Colored do 90	15 916
	Cassimeres 13	5.177	Fruits 51	7,133
	Vestings 5	5.045	Ginghams 38	6,125
	Coatings 14	3.744	Muslins 59	11.010
	Worsteds 153	58,309	Embroideries 48	23,899
	Stuff goods138	29,766	Velvets 8	1.652
	Cott. & worsted 635	148,434	Laces 20	6.959
	Cashmeres 6	2.257	Plush 16	4.071
	de Laines 28	8.157	Hose287	44.030
	Shawls132	59,046	Gl wes 5	842
	Embroideries 2	460	Drawers & shirts 28	1.530
l	Blankets 43	4,359	i a its 17	
ij	Robes 14	2 840		1,314
ij	Hose 36	10.420		1,204
ij	Gloves 32	10.820	Spool 82 Thread 27	16,636
N		767	Fringes 6	7,022
ij		1.568	Manuf. of 50	10.869
ı	with grand a created a	2,774	Manui. 01 00	10,000
		6.694	Total1.799	4951 790
d	Carpeting 27	18,490	MANUFACTURES OF	
ij	Manufs. of 43	10.400	Linens532	
Ù	Total 1.965	4670 000	Do. & Cotton 10	1.953
d	MANUFACTURES OF		Laces 16	
ļ	Silks375		Hdkfs 28	
ì	Ribbons122	65 863	Thread 31	
ł	Veivets 1d	10.119	Manufs. of 6	3.056
i		4.903	Manuel Ot 0	0.000
ı	Embroideries 11	10,119	Total620	#750 70A
ı	Vestings 30	15,879	10541020	P100.120
1	Shawle 13	11.774	MISCELLANEOU	March Co.
9	Cravats 7	3,498	Straw Goods 110	\$16,182
ü	Hdkfs 4	6.718	Feaths,& Flows, 13	2 505
į	Plush 2	695	Embroideries. 39	25,446
	S. & Worsted 40	17.757	Collars Cuffs &c 19	12,475
ì	S. & Cotton 69	37.908	Cashmere robes 5	1.784
d	Hose 9	6,049	Shawis 7	2,785
ı	Gloves 33	10 895	Grass cloth 24	1.037
J	Sewings 14	9.536	Cravats 1	232
ı	Gimps & Frgs. 20	8,902	Kld Gloves 4	2 682
ı	Braids & Bdgs. 9	4.384	Leather do 32	39 206
ı	Buttons 2	860	Gloves 4	2.505
ı	Raw 19	9.168	Button stuffs. 3	1 976

Raw 19 Manfs. of 96	9.168 103.149	Button stuffs. 3 Drugget 1	1 976 3 207
Total904	4666 942	Total262	\$112,003
		om Warehouse.	
MANUFACTURES O		MANUFACTURES OF	WOOT
Silks12		Wooliens16	\$8,507
Ribbons 2	1.842	Cloths 2	1 202
		Worsteds42	14.798
Satins	3,751		
Porgees25	4,017	Stuff goods 44	11,473
Hdkfs 1	596	Cott. & Worsted.56	
Shawls 6	2.116	Shawis 4	1,507
Plush 5		Merinos 1	539
Sewings10	1.180	Blankets30	3,548
Raw14	3,476	Gloves 1	302
Gimps22	4,814	Men's hose 1	317
Manufactures of. 1	459	Braids 4	603
		Carpeting 6	
Total112	\$29.333	Carpenna	
MANUFACTURES OF		Total207	\$58 221
	COTTON.	10001	p.50, 221
Cottons64	\$14,138		3000
Colored do12	2.691	MANUFACTURES O	
Ginghams 8	1,311	Linens57	
Prints 5	654	Do. and cotton 6	1.833
Velvets 5	1,084		
Emb. Cottons 6	2,604	Total68	\$9,771
Netts 2	446	MISCELLANEO	7.8.
Men's hose 13		Shawls 3	\$541
Fringes 18		Piush 1	
Spool			
		Total 4	\$1.005
Total 146	491 195	A	- Pajooo
		Parameter Control	will - i
		Warehousing.	1 6 6 6
MANUFACTURES OF	COLTON.	MANUFACTURES O	F WOOL.
Cotton 58		Cloths 1	
Hd'kfs14			
	A STATE OF THE PARTY OF THE PAR	Shavis	
Total72	\$10.279		10.0
MANUFACTURES C		Total 6	\$2.695
Silk & cotton 3 Silk & worsted 8	9 100		
Blik & worsted 5	3,426		
	****	Shawls	6,49)
Total11		Tong of the Tong	The second second
MANUFACTURES O		Total43	\$7,878
Linens35			The state of
Do. & cotton 1	837		
Total30	\$7,730	The state of the s	
Total	17 P. S.V. B.A. S.P.		
		TULATION.	
I	intered for	Consumption.	
		1851	852-
	Pkgs.	Value. Pkgs.	Value.
Manufac, of wool.	1,497	\$417.541 1.965	\$679,268
CONTRACTOR SECURITY S	A PROPERTY OF THE PERSON AND ADDRESS.	The state of the state of	

" cotton... 788
" flax... 464
" silk... 517
Miscellaneous ... 206 623 904 262 Totals......3,472 \$1,237,970 5 553 \$1,969,619 Withdrawn from Warche
wool. 357 \$84.884
ton 175 43.689
. 314 130.255
. 79 9.828
s. 876 3.958
 Withdrawn f

 Manufac of wool
 357

 cotton
 175

 sik
 314

 flax
 79

 Miscellaneous
 876
 532 \$2,895 72 11 36 42 Totals......2,381 \$137,378 170 \$32.674 Pirst week in August 1552. \$1.510.585 Increase first week in August. 1852..... \$588,519

We have now an active trade demand for the supply of

Western and Southern buyers, and a good general de-

mand. Prices, after a considerable advance, have be

come settled and regular, and seem likely to continue so

Brown shirtings and sheetings are in moderate request with an improved supply, and steady prices. Bleached goods are also in better stock, firm in prices, and in fair demand ; the best qualities are 12c. Drills are firmer, with a good enquiry, at old rates. Osnaburgs are in rend steady, with a light supply. Denims are commanding regular rates, for a moderate demand, ranging 73/c. a &c. Stripes and ticks, are dull but steady. Can on flannels are in moderate demand, and firm. Printing cloths have rather an upward tendency, the rise in th raw material giving them this direction : the demand i ood, and supplied at 436c. a Sc. Prints are in wide and active request. Madder work is much wanted; price are firm, without variation; the supply is ample. sams are steady at 10%c. with an increasing demand Delaines are increasing in variety of style and in supply, ready for the anticipated active demand : prices are fully maintained; manufacturers are still busily employed and have been large buyers of the new wools in market Cloths are still rather scarce, and command readily the recently advanced rates; manufacturers are busily employed, and in a few weeks will freely supply the market now bare of stock, but at full prices. Fancy cassimeres are in great assortment, and in full demand, at full prices. Satinetts are moderately active at firm rates Sheeps grays are quiet, but firm. Linseys are it request, at 16 a 17c. Tweeds are dull. Jeans steady Flannels in request, at full previous rates. Shawls are in some slight request, with an ample supply. There is an active business doing in French goods, a good prices, readily obtained. Slike (including black plain, and figured) are quick of sale, at an alvance or the prices of the previous season. The demand for rib bons lags the most, but holders are firm. Plaid ribbon are coming into vogue. Delaines are active, especially the more costly and richer styles. Cloths are cathe higher; both German and French doeskins, also, are in brisk demand. The stocks are moderate, and the season thus commencing, ensures a maintenance of prices throughout. Notes of preparations are making for the usual auction sales of the season. British goods are in fair demand, both staple and dress goods. Lineus are very plenty and having come out at low rates, large sales are secured. Prints, ginghams, and delaines, are in small supply, yet in varied assortment, and soil well Cloths, of the heavy kind, are still seiling. The great advantage which domestic delaines have in their low cost, prevents any but the better kind being imported; and in these the better dye of French made delaines secure them a preference. In fast colors the French maintain their usual superiority; and the secret of rendering colors fast is yet to be learnt by many of our manufact turers. The foolish imposition of a high duty on dyestuffs, on which there should be no duty at all, so as to encourage in a proper way our domestic arts, stands in the way. Protectionists, as well as free traders, should slide demand their removal. The appexed statement exhibits the quantity of the

principal articles of produce received at tide water, from the opening of navigation to the 31st of July, inclusive, in each of the past three years :-

RECEIPTS OF PRODUCE AD	TIDE WATER	
1850.	1851.	1852
Canal open. April 22.	April 15.	April 20.
Flour, bbls 850.856	1.489 388	1,494 867
Wheat, bushels 358,430	020,000	2.068,667
Corn	4,235,465	2,700,823
Parley 120 002	112.223	80.587
Pork, bbts 44.415	43,025	65 237
Beef 25,123	30.450	20,339
A+hes 26.039	17.042	21.241
Cheese, 1bs 3 534 000	1.508.900	398 600
Butter 1.510.700	1,068.300	552 300
Lard	8.278.000	7.189.400
Ezcon 8 508 900	0.824.800	6 902 100
Weel4.888 050	5,275,960	2 802,500
The quantity of flour, wheat, ea	en, and barl	ey, left at

The aggregate quantity of the same articles left at tide water, from the commencement of navigation to the 31st July, inclusive, during the years 1850 and 1852, is as follows:— Flour. bbls. Wheat, bu Corn. bu. 1850.. 859,674 358,437 1.872,217 1852..1,494,867 2.680,442 2.802.873 Inc. 635.183 Inc. 1.722,005 Inc. 930,666 Dec. 49,335 By reducing the wheat to flour, the quantity of the latter left at tide water this year, compared with the corresponding period of last year, shows an increase of 237,929 bbls flour.

tide water, during the fourth week in July, in the yes

Inc... 4134 Inc. 158,406 Dec. 136,051 Inc. 491 The aggregate quantity of the same articles left at tide water, from the commencement of navigation to the 31st July, inclusive, during the years 1851 and 1852, is as follows:—

Wheat, bu, Corn, bu, 918 140 4.237,681 2 080,442 2,802,873

Inc. 5,469 Inc. 1,162,302 Dec. 1.434,808 Dec. 31,708

1851 and 1862, is as follows :-

CITY TRADE REPORT.

So Nicaragua T Co. 260 25%

CITY TRADE REPORT.

Faiday, August 6—5 P. M.

Ashes.—We have heard that 100 bbls, were sold at \$4 81½ for pots, and \$5 50 a \$5 65¼ for peaks, per 100 bbs.

Breadstuffs —Flour seemed pretty brisk, the day's sales consisting of 13,500 bbls.: good common Canadian at \$3 87½ a \$4; choice State, favorite Ohio, and fair to fancy Western, at \$4 a \$4 12½, with common to good Southern, at \$4 31½ a \$4 50. Rye flour and corn were scarce and wanted. 2500 bushes white Michigan wheat realized 96c.; 4,500 Canadian, 93 a 95c.; 3,000 good mixed Ohio, 93c.; 5,000 Southern do., 89 a 90c.; a few lots of rye. 77c.; some domestic cats. 44 a 46c; and 31,000 bushes corn, 60 a 63.3c. for unmerchantable, and 63½ a 64½c. per hushel—the former quotations.

Coal.—Liverpool orret was in moderate demand at \$7 25 per chaldren, and American authracite at \$4 75 a \$5 25 per ton.

Coffee —Sales have been made of 100 bags Java at 10½c.; 1,500 Ric at 9 a 9%c; and 150 Cape St. Domingo at 8½c. per lb. Demand good.

Coffee —New sheathing was held at 25c., and old at 20c., each, per lb. Stock light.

Coffee exhibers.

Frischerts —To Liverpool, 1,000 bbls, flour were engaged at 10d, and 10 000 bushels wheat at 3½d. Cotton was at 3c a 3c 6d per bale. Te London, 20 hbds, tobacco were engaged at 22c. 6d., and 50 tons of oil cake at 17s. 6d. There was no change to notice in rates for Havre, or other continental ports. To California, rates were steady at 45 a 85 and 100—according to processes in loading.

Frathers —There were 1100 lbs, prime live geese bought at 35 cts per lb. cmh.

Faur.—Nothing transpired in this line to day. The first arrival of new raisins having been announced, a general active enquiry spring up; but as they were held at \$2 80 per box, none were cold.

HAY—Prices was scarce and firm at 95c. a \$1 12½, cash, per 100 lbs.

Hiers.—The market is firm but transactions are limited from want of stock to operate upon. The sales of the week include 1 210 dry Buenos Ayres, to arrive, 20½ lbs. at 10½c. per lb.; 3,750 Gamb

Some Southern buyers have made their appearance, which has awakened a little spirit, and an improvement in prices may shortly be looked for. We quote homeek, middle and light, 16½c a 17½c; over weight, 14c, a 16c; good dgd, 13c, a 14c; poor do, 8c, a 9c.; oak slaughter, light, 24c a 26c; do middle and over, 21c a 23c; Spanish oak, 19c a 22c; hemleck upper, in rough, 18c, a 20c; do, calf, 40c.

Lime.—A further lot of 900 bbls, common Rockland was obtained at 95c—an abatement.

Naval Erones—This day's movements embraced 4,000 bbls, critical turpernine, at \$3 12½ per 280 bbs.; 350 bbls, spirits do, at 37c, per gallon; and 1,506 bbls, common rosin, at former quotations.

Onts—Crude whele was very quiet at 75c; and crude sperm at \$1 25 per gallon. Linsced seemed more active, at better prices, 7,000 gallons having been disposed of at 62c, a 62½c, per gallon, cash. 150 baskets olive brought \$3 12½, 4 months.

Provisions varied little, transactions comprising 500 bbls, ripme and mess pork at \$17.55 a \$20; 50 hbds, dry selted shoulders at 9c; 500 bbls, prime lard at 11½c, per lb.; and 230 bbls, cid prime with new mess beef at \$8 a \$9 and \$15.00 a \$18.50.

Ruce.—There have been 150 tierces prime purchased at \$450 a \$48.50.

and \$15.50 a \$18.50. Rick.—There have been 150 tierces prime purebased at \$4.50 a \$4.50\formalfor{1}{50} per 160 lbs —an advance. Secars.—150,000 Hayana were taken to-day at \$20 a SEGARS.—150,000 Hayana were taken to-day at \$20 a. \$27, usual time.

EGAR.—A parcel of 200 boxes Castile was sold, to arrive, at 9c. per lb. four months.

SPIRITA.—Sales were made of 759 bbls. Ohio and Prison whiskey at 21½ a 21½c., and 21¾ a 22c., with 150 hbds. drudge at 21½c. per gallon.

EFICES.—A sale of 1,000 lbs. No. 1 nutmegs was effected at \$21½c. per lb.

drudge at 21%c, per gallon.

Spices.—A sale of 1,000 lbs. No. 1 nutmogs was effected at 87%c, per lb.

Sucars.—We only heard of 600 bbls. Muscovado having been sold, at 5 a 5%c per lb. Market unchanged.

Toracco.—The day's operations comprised 300 hbds. Rentucky at 43% a 6%c.; 70 bales Barneos at 15%c; Cuba at 30c, and 12 cases Florida at 12%c. Inquiry, good.

Woon.—During the week the market was very steady, and sales of demestic fleece reached 200 000 lbs. Pulled was in request, but the supply not sufficient for the demand; a slight advance has taken place in consequence. Foreign has not been so active; holders, however, are quite firm, and the stock is not heavy. We submit a corrected list of prices, viz.—American. Saxony fleece, at 45c. a 56c. per lb.; American full blood merino, at 40c. a 46c; American, one half and three fourths merino, at 35c. a 36c.; American, native and one fourth merino, at 35c. a 36c.; American, native and one fourth merino, at 35c. a 36c.; American, native and one fourth merino, at 35c. a 36c.; American, native and one fourth merino, at 35c. a 36c.; No. 1. pulled, country, at 36c. a 36c.; American, native and one fourth merino, at 35c. a 36c.; No. 1. pulled, country, at 36c. a 36c.; Valparaiso, unwashed, at 16c. a 18c.; South American common, washed, at 16c. a 17c.; South American Entre Rice, washed, at 15c. a 17c.; South American, Entre Rice, washed, at 15c. a 17c.; South at 21c. a 22c.; East India washed, at 26c. a 36c.; South American, unwashed, at 16c. a 17c.

Engance of the supplied of the s

cheere.

By Esik Railhoad, —1,257 sides leather, 70 bales wool, 488 packages butter, and 42 do cheese.

By New Haven Railhoad,—2,115 packages cheese, 132 do, butter. Family Provision Market.

PRICES AT FULTON MARKET ON PRIDAY, AUG. 6. MEAT MARKET.

Beef, rst g p's,prib.12/4a15c. Woodcock,pr brace, 4s. a 5s.

corned...... 8 a 10c. English suips..... 4s. a 5s.

| Pork | 12360 | FRUIT AND GARDEN VEGE| Mutten | 12360 | Vest | 12360 |
| Vest | 70 a 100 |
| Lamb per quarter 750 a \$1 |
| Lamb per quarter 750 a \$1 |
| Calves hend & ft. pr set, 500 | Peas | 68 a 17 a |
| East | East | 250 |
| E

Weekfish 20. Turnips pr doz buchens, 28. Salmon. 2. Turnips pr doz bunches, 28. Feds. 2. Progress. 4c. Cora or 100 cars. 6s.asi. Applie (good) pemsalso.ass. Fowls per pole. 5a. 7s. pine, per doz. 12s. Turkeys, as 5. si a 26c. Citron melons per doz. 12s. Citron melons per doz. 52. Progress of a 1s. 1s. Citron melons per doz. 12s. Spring chick's pr or 5a.s 81. Eleckberries, per qt. 14c. Goess, each. 6a.a 3s. Whorticberries. 12jqc. Ducks per pair. 6a.ass. There is a slight change in the fruit and vegetable market from the process of last week. There is no Southern coin in market, but the description shown is very fine; the supply is abundant, and of excellent quality. The stock of the poultry and porkers is of a choice description both as regards breed and condition. The Washington market is well supplied, at prices pretty nearly tho same